



Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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BHC Name [NORTHWEST BANCSHARES INC](#)

City/State [WARREN, PA](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [14,490,132](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[NORTHWEST BANCSHARES INC](#)

[100 LIBERTY STREET](#)

[WARREN, PA 16365](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	314,440	327,436	440,339	409,769	368,444	-3.97	24.16
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	313,677	326,697	439,301	409,179	368,031	-3.99	24.01
Tax-exempt income on loans and leases.....	763	739	1,038	590	413	3.25	142.99
Estimated tax benefit on income on loans and leases.....	598	743	1,012	642	448	-19.50	61.85
Income on loans and leases (tax equivalent).....	315,038	328,179	441,351	410,411	368,892	-4.00	24.21
Investment interest income (tax equivalent).....	20,874	17,171	23,434	21,781	19,056	21.57	57.41
Interest on balances due from depository institutions.....	727	541	719	600	835	34.38	199.18
Interest income on other earning assets.....	355	815	1,015	1,109	490	-56.44	-70.64
Total interest income (tax equivalent).....	336,994	346,706	466,519	433,901	389,273	-2.80	25.58
Interest on time deposits of \$250K or more	1,147	2,921	3,521	3,069	2,319	-60.73	
Interest on time deposits < \$250K.....	8,698	15,322	19,382	24,010	16,255	-43.23	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,982	10,940	12,992	22,137	12,411	-54.46	-6.77
Interest on other borrowings and trading liabilities.....	2,361	4,011	4,881	7,698	6,155	-41.14	-82.64
Interest on subordinated debt and mandatory convertible securities	3,799	306	1,561	0	0	1141.50	
Total interest expense.....	20,987	33,500	42,337	56,914	37,140	-37.35	-32.75
Net interest income (tax equivalent).....	316,007	313,206	424,182	376,987	352,133	0.89	33.26
Non-interest income.....	116,365	99,678	131,722	99,441	90,817	16.74	99.70
Adjusted operating income (tax equivalent)	432,372	412,884	555,904	476,428	442,950	4.72	46.37
Overhead expense.....	278,364	276,550	376,618	311,148	287,244	0.66	12.65
Provision for credit losses.....	-9,974	86,205	83,975	22,659	20,332		
Securities gains (losses)	-172	161	235	50	157		
Other tax equivalent adjustments	0	0	0	-1	0		
Pretax net operating income (tax equivalent).....	163,810	50,290	95,546	142,670	135,531	225.73	339.04
Applicable income taxes	37,535	8,345	17,672	30,679	28,422	349.79	304.17
Tax equivalent adjustments	2,008	2,156	3,020	1,559	1,618	-6.86	-29.57
Applicable income taxes (tax equivalent).....	39,543	10,501	20,692	32,238	30,040	276.56	225.78
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	124,267	39,789	74,854	110,432	105,491	212.31	393.65
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	124,267	39,789	74,854	110,432	105,491	212.31	393.65
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	124,267	39,789	74,854	110,432	105,491	212.31	393.65
Investment securities income (tax equivalent).....	20,874	17,171	23,434	21,781	19,056	21.57	57.41
US Treasury and agency securities (excluding mortgage-backed securities)	1,947	1,481	1,943	3,253	2,933	31.47	-3.09
Mortgage-backed securities	15,720	12,865	17,416	16,670	13,781	22.19	146.63
All other securities	3,207	2,825	4,075	1,858	2,342	13.52	-34.26
Cash dividends declared.....	74,960	68,852	93,132	76,173	69,922	8.87	66.56
Common	74,960	68,852	93,132	76,173	69,922	8.87	66.56
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Liabilities and Changes in Capital

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Demand deposits		3,265,558	2,850,061	2,938,185	1,790,291	1,863,258	14.58	101.76
NOW, ATS and transaction accounts		2,800,885	2,566,440	2,631,935	1,856,326	1,414,019	9.14	102.40
Time deposits less brokered deposits < \$250K.....		1,257,426	1,538,850	1,458,667	1,423,272	1,255,636	-18.29	
MMDA and other savings accounts		4,855,920	4,419,485	4,484,963	3,468,836	3,297,723	9.88	36.11
Other non-interest-bearing deposits.....		0	0	0	0	0	0	
Core deposits.....		12,179,789	11,374,836	11,513,750	8,538,725	7,830,636	7.08	57.12
Time deposits of \$250K or more		129,407	189,314	181,674	142,006	145,597	-31.64	
Foreign deposits		0	0	0	0	0		
Federal funds purchased and repos.....		126,496	126,832	137,661	92,736	105,790	-0.26	-6.91
Secured federal funds purchased		0	0	0	0	0		
Commercial paper		0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less		0	66,802	22,054	153,600	128,600	-100.00	
Other borrowings w/remaining maturity over 1 year		59,173	134,059	52,206	52,092	0	-55.86	
Brokered deposits < \$250K		992	3,816	1,735	4,085	3,578	-74.00	
Noncore funding		316,068	520,823	395,330	444,519	383,565	-39.31	-51.04
Trading liabilities		0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities.....		252,475	252,006	252,123	121,800	111,213	0.19	127.02
Other liabilities		180,032	248,988	273,684	179,897	124,127	-27.69	76.55
Total liabilities.....		12,928,364	12,396,653	12,434,887	9,284,941	8,449,541	4.29	50.14
Equity Capital								
Perpetual preferred stock (including surplus).....		105	105	105	0	0	0.00	
Common stock.....		1,265	1,278	1,270	1,069	1,034	-1.02	24.88
Common surplus.....		1,007,994	1,023,722	1,015,397	805,750	745,926	-1.54	41.58
Retained earnings.....		604,787	544,695	555,480	583,407	557,120	11.03	28.83
Accumulated other comprehensive income		-52,383	-22,569	-33,549	-36,941	-46,442		
Other equity capital components		0	0	0	0	0		
Total holding company equity capital.....		1,561,768	1,547,231	1,538,703	1,353,285	1,257,638	0.94	34.31
Noncontrolling (minority) interest in subsidiaries		0	0	0	0	0		
Total equity capital, including minority interest		1,561,768	1,547,231	1,538,703	1,353,285	1,257,638	0.94	34.31
Total liabilities and capital		14,490,132	13,943,884	13,973,590	10,638,226	9,707,179	3.92	48.26
Memoranda								
Non-interest-bearing deposits.....		3,265,558	2,850,061	2,938,185	1,790,291	1,863,258	14.58	101.76
Interest-bearing deposits.....		9,044,630	8,717,905	8,758,974	6,894,525	6,116,553	3.75	36.15
Total deposits.....		12,310,188	11,567,966	11,697,159	8,684,816	7,979,811	6.42	49.01
Long-term debt that reprices within 1 year		0	0	0	0	0		
Changes in Holding Company Equity Capital								
Equity capital, previous year-end as amended		1,538,703	1,353,285	1,353,285	1,257,638	1,207,724		
Accounting restatements		0	-9,649	-9,649	-1,226	0		
Net income		124,267	39,789	74,854	110,432	105,491		
Net sale of new perpetual preferred stock		0	0	0	0	0		
Net sale of new common stock		-7,408	4,880	-3,453	16,571	15,214		
Sale of treasury stock		0	0	0	0	0		
Less: Purchase of treasury stock		0	0	0	0	0		
Changes incident to business combinations.....		0	213,406	213,406	43,288	0		
Less: Dividends declared		74,960	68,852	93,132	76,173	69,922		
Change in other comprehensive income		-18,834	14,372	3,392	2,755	-869		
Changes in debit to ESOP liability.....		0	0	0	0	0		
Other adjustments to equity capital.....		0	0	0	0	0		
Holding company equity capital, ending balance		1,561,768	1,547,231	1,538,703	1,353,285	1,257,638		

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			2,140,729	1,893,142	1,753,420
Commit: Secured commercial real estate loans	371,279	319,167	366,263	380,319	402,706
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	225,610	201,817	225,095
Securities underwriting	47,761	44,141	45,137	40,303	39,658
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	26,894	7,909	57,681	7,564	0
Written options contracts (interest rate)	51,623	53,626	53,384	55,245	28,848
Purchased options contracts (interest rate)	51,623	53,626	53,384	55,245	28,848
Interest rate swaps	1,227,612	1,065,972	1,157,564	738,616	396,033
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0
Percent of Total Assets					
Loan commitments (reported semiannually, June/Dec)			15.32	22.01	26
Standby letters of credit	0.33	0.66	37	0.32	0.72
Commercial and similar letters of credit	0	0.02	19	0	0.02
Securities lent	0	0.10	42	0	0.23
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33
Credit derivative contracts w/ purchased credit protection-investment grade..	0	0.18	35	0	0.24
Credit derivative contracts w/ purchased credit protection-noninvest grade..	0	0.13	35	0	0.35
Derivative contracts	9.37	47.31	33	8.47	51.49
Interest rate contracts	9.37	35.15	35	8.47	36.10
Interest rate futures and forward contracts	0.19	4.39	45	0.06	8.89
Written options contracts (interest rate)	0.36	1.69	44	0.38	2.33
Purchased options contracts (interest rate)	0.36	1.29	64	0.38	1.45
Interest rate swaps	8.47	20.27	42	7.64	20.71
Foreign exchange contracts	0	6.12	25	0	5.79
Futures and forward foreign exchange contracts	0	3.76	27	0	3.70
Written options contracts (foreign exchange)	0	0.04	40	0	0.03
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04
Foreign exchange rate swaps	0	0.76	39	0	0.73
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80
Commodity and other futures and forward contracts	0	0.07	43	0	0.13
Written options contracts (commodity and other)	0	0.31	38	0	0.54
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38
Commodity and other swaps	0	0.30	37	0	0.31
Percent of Average Loans and Leases					
Loan commitments (reported semiannually, June/Dec)			21.03	42.82	20
			22.01	45.53	20
			22.13	25.18	36

Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,357,752	1,181,133	1,322,013	856,670	453,729
Interest rate contracts	1,357,752	1,181,133	1,322,013	856,670	453,729
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	26,894	7,909	57,681	7,564	0
Written options	51,623	53,626	53,384	55,245	28,848
Exchange-traded	0	0	0	0	0
Over-the-counter	51,623	53,626	53,384	55,245	28,848
Purchased options	51,623	53,626	53,384	55,245	28,848
Exchange-traded	0	0	0	0	0
Over-the-counter	51,623	53,626	53,384	55,245	28,848
Swaps	1,227,612	1,065,972	1,157,564	738,616	396,033
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	1,357,752	1,181,133	1,322,013	856,670	453,729
Interest rate contracts	1,357,752	1,181,133	1,322,013	856,670	453,729
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,250,953	1,091,315	1,182,664	765,578	420,007
One year or less	579	0	0	0	0
Over 1 year to 5 years	259,230	161,060	157,337	80,328	40,833
Over 5 years	991,144	930,255	1,025,327	685,250	379,174
Gross negative fair value (absolute value)	34,490	60,966	53,792	20,968	6,407
Gross positive fair value	38,145	70,232	61,362	21,671	6,407
Held for trading	0	0	0	0	0
Non-traded	38,145	70,232	61,362	21,671	6,407
Current credit exposure on risk-based capital derivative contracts	34,490	60,966	53,791	20,968	318
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																
Real estate	30–89 days past due.....	0.15	0.25	45	0.21	0.35	42	0.62	0.39	79	0.63	0.38	82	0.77	0.29	90
	90+ days past due	0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	32	0	0.03	44
	Nonaccrual.....	2.06	0.60	93	1.10	0.70	80	0.93	0.76	68	0.77	0.46	80	0.87	0.48	82
Commercial and industrial	30–89 days past due.....	0.07	0.24	25	0.17	0.24	54	0.50	0.23	82	1.11	0.31	92	0.21	0.23	60
	90+ days past due	0	0.02	17	0	0.03	18	0	0.03	16	0	0.05	14	0	0.02	32
	Nonaccrual.....	1.98	0.65	92	0.82	0.80	59	1.87	0.75	92	1.67	0.83	86	1.85	0.61	89
Individuals	30–89 days past due.....	0.41	0.60	45	0.71	0.74	57	0.82	0.83	54	1.05	0.83	62	1.45	0.68	82
	90+ days past due	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	33	0	0.03	64
	Nonaccrual.....	0.24	0.17	68	0.48	0.24	80	0.47	0.28	77	0.38	0.17	81	0.53	0.15	88
Depository institution loans	30–89 days past due.....	0	0.03	44		0.01		0	0	46		0				0
	90+ days past due	0	0	47		0		0	0	46		0				0
	Nonaccrual.....	0	0	47		0		0	0	47		0				0
Agricultural	30–89 days past due.....	0	0.11	29	0	0.15	27	0	0.17	28	0	0.24	26	0	0.11	34
	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0.01	44
	Nonaccrual.....	17.32	0.51	98	18.44	0.72	97	0	0.49	24	0	0.67	22	0	0.46	31
Foreign governments	30–89 days past due.....		0			3.73			0			0.07				
	90+ days past due		0			0			0			0				
	Nonaccrual.....		0.17			0.04			0.09			0.03				
Other loans and leases	30–89 days past due.....	0	0.11	15	0	0.14	19	1.70	0.18	95	0.17	0.20	60	0.14	0.18	70
	90+ days past due	0	0.01	33	0	0.01	31	0	0.01	33	0	0.01	30	0	0	41
	Nonaccrual.....	0	0.13	20	0.14	0.19	62	2.92	0.15	99	0.35	0.13	83	0.43	0.04	91

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,009,259	1,025,000	1,016,667	806,819	746,959										
Retained earnings	625,302	554,344	565,129	583,407	557,120										
Accumulated other comprehensive income (AOCI)	-52,383	-22,569	-33,549	-36,941	-46,442										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,582,178	1,556,775	1,548,247	1,353,285	1,257,637										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	278,733	293,771	288,618	254,289	265,104										
Accumulated other comprehensive income-related adjustments	-52,382	-22,570	-33,549	-36,941	-39,696										
Other deductions from common equity tier 1 capital	11,649	11,678	11,662	11,678	11,699										
Subtotal:	1,344,178	1,273,896	1,281,516	1,124,259	1,020,530										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,344,178	1,273,896	1,281,516	1,124,259	1,020,530										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	125,000	124,740	124,805	118,121	107,875										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	125,000	124,740	124,805	118,121	107,875										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	125,000	124,740	124,805	118,121	107,875										
Tier 1 Capital															
Tier 2 Capital															
Tier 2 capital instruments and related surplus	123,591	123,382	123,434	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	90,538	124,991	124,443	57,941	55,214										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity				0	0										
Tier 2 capital before deductions	214,129	248,373	247,877	57,941	55,214										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	214,129	248,373	247,877	57,941	55,214										
Exited advanced approach tier 2 capital															
Total capital	1,683,307	1,647,009	1,654,198	1,300,321	1,183,619										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	15,704,315	14,170,640	14,162,798	10,694,530	9,760,348										
Less: Deductions from common equity tier 1 capital	290,382	305,448	300,281	265,967	276,803										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	15,413,933	13,865,192	13,862,517	10,428,563	9,483,545										
Total risk-weighted assets	9,989,735	9,978,643	9,939,933	8,281,761	7,475,566										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A	13.46	12.59	69	12.77	12.26	65	12.89	12.35	65	13.58	12.11	78	13.65	12.37	74
Common equity tier 1 capital, column B	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0	50
Tier 1 capital, column A	14.71	13.31	74	14.03	12.97	75	14.15	13.08	77	15	12.78	82	15.09	13.03	78
Tier 1 capital, column B	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A	16.85	15.21	80	16.51	15.12	78	16.64	15.23	76	15.70	14.36	74	15.83	14.48	78
Total capital, column B	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0	50
Tier 1 leverage	9.53	9.07	68	10.09	9.05	80	10.14	9.13	79	11.91	9.76	91	11.90	10.37	81
Supplementary leverage ratio, advanced approaches HCs		6.90			8.70			8.72			7.41				

Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
Analysis Ratios															
Yield: Foreign loans		0.63			0.88			0.87			1.25				0
Cost: Interest-bearing deposits.....		0.12			0.48			0.42			1.19				1.85
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.18			6.51			5.18			27.03				
Commercial and industrial loans		0.86			0.43			0.64			0.29				3.83
Foreign governments and institutions		0			0			0			0				
Growth Rates															
Net loans and leases.....		-0.16			-0.58			-2.40			22.48				-27.26
Total selected assets.....		3.36			2.65			2.04			12.40				5.03
Deposits		10.74			-1.43			3.46			10.36				-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Activity								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0
Dollar Amount in Thousands					
	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
					1-Year 5-Year
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		73,418	520	656	110,665	105,638	14018.85	15688.82
Dividends		73,000	0	0	110,000	105,000		
Interest		77	179	201	209	183	-56.98	-37.90
Management and service fees		0	0	0	0	0		
Other income		341	341	455	456	455	0.00	0.00
Income from nonbank subsidiaries		51	75	93	144	120	-32.00	-91.97
Dividends		51	75	93	144	120	-32.00	-13.56
Interest		0	0	0	0	0		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies		0	0	0	0	0		
Dividends		0	0	0	0	0		
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Total income from subsidiaries		73,469	595	749	110,809	105,758	12247.73	6579.00
Securities gains (losses)		0	0	0	29	147		-100.00
Other operating income		0	0	0	0	46		-100.00
Total operating income		73,469	595	749	110,838	105,951	12247.73	5712.42
Operating Expenses								
Personnel expenses		472	455	637	744	977	3.74	-23.75
Interest expense		4,066	335	1,679	0	0	1113.73	
Other expenses		3,277	5,119	6,092	6,005	5,870	-35.98	-17.70
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		7,815	5,909	8,408	6,749	6,847	32.26	69.85
Income (loss) before taxes		65,654	-5,314	-7,659	104,089	99,104		
Applicable income taxes (credit)		-1,543	-1,024	-1,517	-1,241	-1,238		
Extraordinary items								
Income before undistributed income of subsidiaries		67,197	-4,290	-6,142	105,330	100,342		
Equity in undistributed income of subsidiaries		57,070	44,079	80,996	5,102	5,149	29.47	108.92
Bank subsidiaries		57,070	44,079	80,996	5,102	5,149	29.47	108.92
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		124,267	39,789	74,854	110,432	105,491	212.31	393.65
Memoranda								
Bank net income		130,070	44,079	80,996	115,102	110,149	195.08	376.15
Nonbank net income		51	75	93	144	120	-32.00	-13.56
Subsidiary holding companies' net income		0	0	0	0	0		

